









Annual Report & Accounts

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Photo above: Many of the welfare ministries organised by our partners in Dancu would not operate without the tireless work of the women in the church. Here they are making enough samale (cabbage leaf parcels filled with mince and rice) to feed the 200 inmates and staff of a nearby women's prison. Such wonderful home made food is much appreciated by the prisoners and staff and makes a welcome change from the usual prison food which isn't always very appetising.

Trustees & Staff

Trustees

Ian Hames (Chairman)

Carol Feben (Secretary)

Rachel Samways (Treasurer)

Jeremy Starling

Barry Fawcett

Esther Kenney (appointed October 2019)

Sarah Kenney (appointed October 2019)

Phil Lanyon (appointed October 2019)

Staff

Brian Pile (Executive Director)

Di Acaster (Assistant Director)

Trustees' Report - Mission and Activities

The Trustees present their report and accounts for the year ended 31 December 2019. Breadline is a Christian charity constituted as a company limited by guarantee, incorporated on 16 January 1997, and is therefore governed by its Memorandum and Articles of Association. The Trustees meet regularly to manage its affairs. The day-to-day administration and liaison with project partners is carried out by the Executive Director and Assistant Director.

Our Objective and Mission

Our objective is to help to relieve poverty in Eastern Europe. Our particular mission is in the Republic of Moldova where we give support to local churches and charities that are committed to serving the poor and disadvantaged in their communities. We work alongside Christians as they seek to embody the life of Jesus Christ in their local communities through word and action.

Our Aims

• **Sustainability** - To help people to escape the poverty trap, discover their full potential and live sustainable lives.



Above: the cheese making project in Dancu continues to expand. In 2019 Breadline purchased a much needed refrigerated van to enable them to deliver the cheese throughout the year without it losing any quality due to the intense summer heat.

- Partnerships To establish partnerships with Christians and local churches to enable them to develop ongoing community projects and ministries.
- Links To connect churches and charities in the West with churches and charities in Moldova.
- Unconditional support As a Christian charity, to work unconditionally with the poor as we seek to demonstrate, through word and action, God's love for all people. We respect the right of individuals to pursue their own beliefs and never press our faith on those we are working with.

Key Goals

- Facilitate Sustainable community development initiatives.
- Promote 'children at risk' education and prevention of trafficking - Through partner projects such as children's day centres, shelter homes and education on a range of topics including health, inclusion, nutrition, relationships, sex education, people trafficking and lifestyle.
- Job creation Income generation.
- **Train** Equip members of the local communities with essential skills.
- Advocacy and support For those who cannot speak for themselves.
- **Build networks** Between people, churches and organisations in Moldova and the West.
- **Capacity building** to help our partner churches and charities in Moldova to grow into sustainable organisations which can thrive independently without relying on Western donors. Breadline does this by supporting training in project cycle management, governance, fundraising and publicity, and organisational development.

Key Values

- **Unconditional** Support offered regardless of religion, gender, skin colour and ethnic origin.
- Participative Involvement of all stakeholders.
- **Relevant** Appropriate interventions that demonstrate respect for rights and choices.
- Avoiding dependency Emphasis on achieving ownership, empowerment and sustainability.
- Friendship Relationships modelled on friendship not paternalism.
- People centred Transformation through peoplecentred approach to change: 'process not package'



Above right: Tania was one of the women visited by the team from Dancu when she was in prison. Her life was transformed because of the love and acceptance they showed to her. She has become a Christian, and is now out of prison and beginning a new life with the support of the church.

Overview of Developments, Activities and Achievements

In 2019 our church and charity partners in Moldova continued to embrace ministries across the full spectrum of age groups including children at risk, the elderly and people with disabilities and additional needs. Supported activities included - the provision of a day centre for children with disabilities, summer camps for children at risk, residential camps for children with disabilities and their families and adults with disabilities, projects aimed at reducing the risk for vulnerable girls from trafficking, supporting disadvantaged young people through higher education, proving specialist therapy for people with disabilities, and training on inclusion for people with additional needs for churches, social workers and charities. We also support farmer self-sufficiency projects, the coordination of transport and facilitating delivery of over 25,000kg of material aid from supporters and UK partners to beneficiaries, welfare support for families and the elderly at risk including emergency wood for heating, winter emergency food supplies and support for medical costs and clothing, evangelical programmes, a mobile training team to train a core of 33 churches, financial support of church leaders and their families and a mobile medical clinics to remote rural communities,



UK Partners and Networking - Existing partnerships with a number of UK charities, including Medical Missionary News and Moldova Mission, continued to develop. We were delighted to have several opportunities to work together on the ground in support of our partners in Moldova. We are also very grateful for the continuing advice and support we have received from Christian farmers and other members of the community

in Northern Ireland, who play a key role in the development of the Tabita agricultural project we support in Dancu, western Moldova.

USA Partners - In 2019 Breadline continued to work closely with our USA charity partners Globalway and AGConnect Ministries to raise funds and provide advice towards the development of the dairy, cheese and horticultural businesses belonging to our partner Tabita in Dancu, Moldova.



Above: In January 2019, Director Brian Pile (centre) hosted a business meeting at his home attended by Breadline secretary Carol Feben, consultants from the USA and partners in Dancu to discuss ways of developing the cheese business.

Field - Between them Executive Director Brian Pile and Assistant Director Di Acaster made 5 visits to Moldova in 2019, spending time with several partners teaching, researching case studies, analysing community needs, reporting, monitoring and evaluating projects and facilitating ministry capacity building. Breadline accountant, Rachel Samways, accompanied Brian on one of his trips, and chairman, Ian Hames, Ied a team from Christ the King Church in Kettering to volunteer at a summer camp for children with disabilities and their families run by our partner, Moldova Charity Mission,

UK - Brian Pile and Di Acaster gave presentations on the work of Breadline to churches and small groups across the UK. They also advised churches and missionaries in developing partnerships with Moldovan charities and churches.

Summary of Partner Supported Activities in Moldova

• Building Sustainable Livelihoods - In 2019 our partners continued to help others in their communities to build sustainable livelihoods through a range of small, low-cost projects that in recent years have transformed the lives of hundreds of people and their families. Projects we supported included:

- Dancu Church Tabita Agricultural Association - 150 farmers received mechanisation support to farm their land more efficiently, which also resulted in higher

The farmers' crops were stored in Tabita's community barn. Support for the horticultural project enabled some produce to be grown for sale at the market, and some to support the feeding program for the elderly, making these projects more cost-effective to run.



Above: there is 80% unemployment in rural areas like Dancu. In 2019, Tabita was able to provide vital work for 29 staff and 50 seasonal workers via the Horticultural Project.

- Dancu Tabita Cheese Project - this project has expanded considerably during the year, producing a total of 8,792kg cheese and attracting 200 tourists from other parts of Moldova to the factory to watch the cheese being made and enjoy a lunch of freshly made bread, cheese and soup. Breadline's support included the refrigerated van already mentioned. In addition to their own shop in Dancu, they now supply 25 shops, deliver on-line orders and attend food exhibitions in Moldova and Romania.

- Dancu Tabita Dairy Project - we continue to facilitate the development of the dairy and have purchased 8 replacement dairy cows to improve the quality of the herd, funded the purchase of high quality feed and new equipment for the dairy, and obtained specialist advice.

- Dancu Tabita bakery - we support the development of the bakery which produces bread for several welfare projects that the church supports. These include a feeding program for 60 elderly people three times a week, meals for a number of weekly children's groups delivered at the community centre, church community events and prison outreach. The bakery also plays an important role in the development of the agriculturaltourism mentioned above (see photo below).



- Education - 22 young people, many of whom were at risk of being trafficked, were helped through vocational and higher education courses - for example, teaching, dressmaking & design, languages, business and driving. A number secured work through this project.

Photo below: several students, parents and project coordinators.



-Work Skills Training - we supported a woodwork project in Dancu which trains young people in basic skills and is now selling crafts in Moldova and the UK. Our support has included funds towards materials and running costs.

- Small Business Start Up & Development - we supported 5 income generating projects, three of which involved church leaders (bee keeping, chicken farming and dairy). Church leaders do not receive a wage, so it is of vital importance that they have an independent income.We also supported 2 women to make money through dressmaking and craft.

Children at Risk

- **Prevention of Trafficking** - our main input in this area is through the education project mentioned above, and by providing vocational training through the sustainable businesses being created in Dancu. Our partners in Dancu, Straseni and others run various children's groups where they can assess and monitor children at risk and help to keep them safe.

- Children's Ministries - we continued to support weekly church run clubs and activities for over 100 teenagers and children at risk in 5 villages - Dancu, Poganesti, Jagver, Bozieni and Corbani. In Dancu we provided funds towards special events for children with disabilities and a Christmas event for children from several communities.

Photo below - Christmas party in Dancu for children with disabilities.



Safeguarding

During 2019, Breadline developed their Safeguarding Policy and Procedures in line with legal requirements from the Charity Commission. Assistant director, Di Acaster visited Dancu with a colleague in January 2019 to deliver Safeguarding training to staff and volunteers from Tabita, Dancu School and the Moldova Charity Mission. They assisted Tabita to write their own policy which is now in place. They also did some training at Dancu school to 4 classes of children about internet safety.

Support for People with Disabilities and Additional Needs

- Inclusion - Breadline supported the development of a project, including the training of volunteers, from the villages of Dancu, Poganesti, Cioara, and Calmatui, which helps adults and children with disabilities and additional needs to be more integrated in community life.

- **Projects** - support was given to our partners, the Moldova Charity Mission in Straseni, to run a day centre for 20 children with disabilities, including extra funding for special events such as Mother's Day (especially for those whose children have additional needs), summer camps for children and for adults, and Christmas celebrations. Breadline also supports the Hope Club in Dancu for children with additional needs and their parents, and have begun the process of fundraising for a purpose-built extension to the community centre for the project (see photo below)



Family Welfare and Medical Support

- Food Aid - with Breadline's support 150 poor families received vital food supplies through Tabita in Dancu - i.e. 400kg of wheat and 100kg sunflower seed per family. 50 families at risk received emergency food parcels on a



- Mobile Clinics, Care in the Community & Family Medical Assistance - with the kind support of our UK partner Medical Missionary News, our partner Emanuel Clinic (EC) held 16 mobile clinics over a period of 28 days, serving 16 rural communities. Approximately 4,400 patients were given free consultations.

Photo below - people waiting their turn to see a doctor at a mobile medical clinic in a village in Moldova. Without this support, many people in the villages would not be able to see a doctor or receive medical advice.



- Equipment and medical provision. Breadline and MMN provided essential medical supplies and equipment for EC's Home Care Project throughout 2019.



Photo above: Specialist equipment is very expensive in Moldova, and people like this lady are immensely grateful to be given things like crutches that can increase their independence and enhance their quality of life

- Medical Conferences & Training - EC held a national medical conference in October attended by 180 doctors, nurses and medical students, in addition to 2 separate conferences specifically for students attended by 250 students. Support was given to one doctor to attend a radiography course in Canada, one doctor completed a management course at the main training hospital in Chisinau and 6 doctors attended a medical conference in Romania. The Step by Step Project provided education about living healthy lifestyles to various schools and holiday camps, attended by 800 young people altogether. Other activities included visits to retirement homes, an orphanage in Orhei where almost 200 boys and young men live and the women who nurse and support them, summer camps for people with disabilities and widows and training and support for mothers and children.

- MMN's support also enabled 20 people known to Breadline's partners to receive assistance towards emergency medical treatment.

- Emergency Wood and Heating - up to 30

impoverished families, including some vulnerable elderly people, received gifts of wood for winter heating and fuel for cooking (see photo below)



 → Aid - individual supporters, churches and our charity partner, Mission Moldova, sent over 22,000kg of humanitarian aid. This included Christmas shoeboxes, clothing, school uniforms, tools, toys and educational resources, domestic and medical equipment. They went to 16 villages, a school, 2 kindergartens and a day centre for children with disabilities.



Photo above: family receiving toys, clothes and nappies from supporters in the $\ensuremath{\mathsf{UK}}$

Church Ministries and Training

- Church Training - we continue to support the Mobile Training Team (MTT) to deliver a theological training course to 33 churches in the region of Hincesti. This involves delivering a program of 6 modules to 40 church leaders and missionaries each year. We facilitated a visit from teachers employed by the Latvian Bible College (Riga) to Dancu, to observe the MMT with a view to developing their relationship and to explore the possibility of organising exchange visits.

- Evangelical Events - with the help of the Stuart Hine Trust and others, we supported 14 evangelical events in the Hincesti region.

- Youth and Children's Work - we supported 3 summer camps in Dancu, Poganesti and Jagver, attended by over 140 children, and a community youth project (Youth in Action) in Dancu. The young people attended this project help to clean, repair and decorate the homes of elderly people. - Women's ministry - In Dancu, we supported the women to start a craft group, particularly knitting and sewing, by helping to provide resources. In August, they created 60 handmade bags and put in them warm knitted socks and toiletries for widows attending a summer camp run by our partners EC.



Photo above: widows from the summer camp receiving their gifts given to them by Ala (far right) who leads the women's ministry in Dancu.

Assistant director, Di Acaster, and Liz Baird from Life Church Warrington, delivered a seminar on stress management to 20 women from Dancu Church and school in April. Breadline also helped to fund a marriage course in Dancu.

- Ministry Support - Breadline contributed towards the ministries and welfare of 26 church and charity leaders, and missionaries such as Mihai Burlacu, seen with his family in the photo (right). We also helped to fund building



renovation and emergency repair for four manses, and provided training aids and furniture for a church plant in Bozieni.

- Visits - We are deeply grateful for all the teams and individuals from churches and other organisations in the UK who visited our partners in 2019 and gave them so much encouragement and support in the activities they participated in. These included specialists who advised on the businesses in Dancu such as the dairy and the bakery, those who helped with ministry and teams who supported the children's summer camps.



Photo above: 5 supporters from Life Church, Warrington, visited Dancu for one week last April. They helped to deliver food to vulnerable families and the elderly, provided crafts for various children's groups and joined the

Future Developments

We will continue to seek support for our partner projects and ministries and, wherever possible, facilitate direct links with individuals and churches in the UK. In 2020/21 we look forward to continuing our support for a number of new and ongoing projects, including:

- Facilitating the development of the Dancu Tabita Agricultural Association (TAA) and the cheese and dairy project.
- Supporting TAA in its vision to empower other communities, churches and their leaders in the Hincesti region to develop sustainable livelihoods.
- The continuing support of the vital work of the Dancu Mobile Training Team (MTT) in its delivery of a training programme for equipping leaders and members from 33 churches in its region and others beyond.
- Facilitating the MTT's vision to share about its model of training at the point of need with churches and Bible Colleges in Moldova and overseas i.e. Latvian Bible Centre in Riga.
- Development of church ministries to people with disabilities and inclusion awareness education. In October 2019, Sharon Rose, a speech and language therapist from Ruislip (pictured right), came to Dancu for a year. Sharon had visited Dancu previously, and had returned to work



alongside professionals and volunteers from Dancu Church to develop their ministry with children with disabilities and additional needs and their families. Sharon is supported by the Church Missionary Society (CMS), but is working in collaboration with Breadline.

 The Moldova Charity Mission are also seeking new premises to develop the work they are doing with children and young adults with disabilities and additional needs.
Breadline will be working alongside them to help network with specialists both in the UK and Moldova as they research how best to expand this project.

- With the assistance of MMN, to enable our partner Emanuel Clinic to develop its mobile clinic activities. In addition we will continue to help support people within their home care project by proving donated equipment and medical items from the UK which would otherwise be thrown away.
- A continuing emphasis on equipping and enabling our partner churches and charities in Moldova to be more effective in what they do, through training in leadership, teamwork, management and fundraising.
- Empowering the poor and marginalised to realise their potential and achieve sustainable livelihoods through encouragement, practical support and training, especially projects which enable young people to develop their gifts and skills to serve others in need in their own communities.
- Supporting projects that provide young people at risk from trafficking with educational and vocational training opportunities.
- Supporting projects that bring churches and communities together, educational resources for schools and family welfare.

THANKS

We give thanks, praise and glory to God for His amazing provision for Breadline in 2019 through so many individual supporters, UK grant making trusts, churches, schools and volunteers.

BREADLINE ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2019

Directors' Report Financial Information

Financial Review	Year ending:	2019	2018
Income		245,830	169,007
Expenditure		189,613	175,148
Surplus/Deficit		£56,217	-£6,141
Funds and reserves:			
Funds and reserves:	As at 31 December:	2019	2018
Restricted Funds	As at 31 December:	2019 78,782	2018 28,120
	As at 31 December:		

Tangible Fixed Assets

The Charity owned no tangible fixed assets as at 31 December 2019. (2018-nil)

Investments

The charity has powers to invest moneys not immediately required in or upon such investments or property and in such manner as they see fit.

There were no such investments at 31 December 2019. (2018 nil)

Risk management

The major risks to which the charity is exposed have been reviewed and systems have been established to mitigate those risks.

Trustees

The Trustees are the Directors of Breadline, Registered Company No. 3303140 and Registered Charity No. 1060661.

The names of the Trustees who served during the year are shown on page 2.

There were no other Trustees.

Trustees are appointed by resolution of existing Trustees, subject to re-election at the following Annual General Meeting and by rotation thereafter.

Trustees' responsibilities

The Trustees are required by law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of that year.

In preparing the financial statements the Trustees are required to:

- 1. Select suitable accounting policies and apply them consistently.
- 2. Make judgments and estimates that are reasonable and prudent.
- 3. State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- 4. Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.
- 5. Keep proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and ensure that the financial statements comply with relevant legislation. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
- 6. The Trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

The above Directors' Report has been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

This report was approved by the Trustees on 27 June 2020 and signed on their behalf by:

lan Hames Chairman

Statement of Financial Activities for the year ended 31 December 2019 (Incorporating Income and Expenditure Account)

Incoming Resources	Notes	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019	Total Funds 2018
Voluntary income:					
Donations and Gifts		35,879	196,717	232,596	157,457
Interest receivable		224	-	224	-
Income Tax Reclaimed		13,010	-	13,010	11,550
Total Incoming Resources		£49,113	£196,717	£245,830	£169,007
Total Resources Expended	1				
Cost of generating funds					
Fundraising and Publicity	4	12,994	-	12,994	11,333
Charitable Activities					
Partner support - Grants	3	8,679	144,698	153,377	140,777
Partner support - Services		1,051	1,357	2,408	2,398
Governance Costs	4	20,834	-	20,834	20,640
Total Resources Expended		£43,558	£146,055	£189,613	£175,148
Net Surplus/Deficit for year		£5,555	£50,662	£56,217	-£6,141

Total Funds brought forward

Total Funds carried forward

£5,555	£50,662	£56,217	-£6,141
9,030	28,120	37,150	43,291
£14,585	£78,782	£93,367	£37,150

NB The charity has no gains or losses other than those included in the figures above. The notes on pages 16-17 form part of these accounts.

Balance Sheet as at 31 December 2019

Notes

Current Assets		2019		2018
Debtors	6	-		-
		-		-
Cash at bank		93,926		37,426
Total Current Assets		£93,926		£37,426
Current Liabilities Creditors: amounts falling due within one year	7		-	201,120
		559		276
Net Assets		£93,367		£37,150
Funds Represented by:				
Unrestricted - General Funds		14.505		9,030
Restricted Funds		14,585	-	
		78,782		28,120
Total Funds	2	£93,367		£37,150

These accounts have been prepared in accordance with the special provisions relating to small companies within part 15 of the Companies Act 2006.

For the financial year ended 31 December 2019 the company was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The Trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 [of the Act] and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements were approved by the Trustees on 27 June 2020 and signed on their behalf by:

Ian Hames Chairman The notes on pages 16 - 17 form part of these accounts.

BREADLINE

Notes to the Accounts for the year ended 31 December 2019

1. Accounting policies

(a) The accounts are prepared under the historical cost convention and include the results of the charity's operations which are described in the Trustees' Report and all of which are continuing.

The accounts have been prepared in accordance with: the Statement of Recommended Practice (revised 2005), the 2008 Regulations (The Charities [Accounts and Reports] Regulations) and with applicable Accounting Standards which comply with the Companies Act 2006.

(b) All incoming resources are accounted on a cash received basis.

(c) Resources expended are accounted for on an accruals basis. Resources expended, other than grants made, are analysed as appropriate to the charity.

(d) No items of capital equipment have been brought during the year. (2018 - Nil)

(e) **Unrestricted Funds** are the funds expendable at the discretion of the Trustees in furtherance of the charity's objectives.

(f) **Restricted Funds** are those for which the use has been restricted to a specific purpose by the donor and are separately accounted for.

2. Statement of Funds at 31 December 2019:

Notes	2019	2018
Restricted Funds	78,782	28,120
Unrestricted Funds	14,585	9,030
Net Assets as per Balance Sheet	£93,367	£37,150

3. Resources Expended:

Grants made in 2019

Grants made for the relief of poverty in Moldova:

3

4

Further details of Grants are disclosed in the Trustee's Report

4. Resources expended other than Grants made 2019

Salaries Travelling expenses Governance

Total

5. Resources expended other than Grants made in 2018

Salaries

Travelling expenses

Governance

Total

Unrestricted Funds	Restricted Funds	Total Funds 2019	Total Funds 2018
£8,679	£144,698	£153,377	£140,777

Fundraising and Publicity	Partner Support	Governance and Management	Total 2019
10,656	10,656	-	21,312
2,338	2,338	-	4,676
-	-	7,840	7,840
£12,994	£12,994	£7,840	£33,828

Fundraising and Publicity	Partner Support	Governance and Management	Total 2018
9,519	9,519	-	19,038
1,814	3,088		4,902
-	-	8,033	8,033
£11,333	£12,607	£8,033	£31,973

BREADLINE

Notes to the Accounts (continued)

Year ended 31st December 2019

Notes to the Accounts (continued)

6. Debtors

There were no Debtors or Prepayments at 31 December 2019 (2018 Ni)

7. Creditors: amounts falling due within one year

Sundry creditors and accruals

PAYE and National Insurance

Total Creditors

8. Taxation

The charity is not liable for income tax or corporation tax on income derived from charitable activities, as these fall within various exemptions available to charities.

9. Employees

The charity has 2 employees whose renumeration was as follows:

Total	Total
2019	2018
£21,312	£19,038

Total

2019

335

224

£559

Total

2018

182

94

£276

10. Trustee's Interests:

Trustee Mrs Rachel Samways received fees for her service as treasurer:

Total	Total
2019	2018
£3,412	£3,190

11.	No	renumeration	was	paid to	any	other	Trustee
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Total	Total
2019	2018
Nil	Nil

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BREADLINE

I report to the Trustees/Directors of Breadline Charity No 1060661. Company No 3303140 on the accounts for the year ended 31 December 2019 set out on pages 12 - 18.

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31/12/2020.

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

AR Deens

Date: 13 June 2020

Name: Alan Deans

2 Wingate Close Kettering Northants NN15 5BD